

Midwest  
Edition

Serving  
The Retired  
Military  
Communities  
of Illinois,  
Iowa,  
Michigan,  
Minnesota  
& Wisconsin



# HONORS

August 2003

## Burial and Memorial Benefits

Military retirees, their spouses and minor children are eligible for burial in national cemeteries. There is no charge for the opening and the closing of graves of perpetual care in a national cemetery. A government headstone or marker is also provided at no cost. Recent legislation (December 2001) includes a provision that allows the Department of Veterans Affairs (VA) to furnish an appropriate headstone or marker for graves of eligible veterans buried in private cemeteries, whose deaths occur after September 11, 2001, regardless of whether the grave is already marked with a non-government marker. Arrangement and expenses, such as obtaining the services of a funeral director, purchasing a casket, transportation to the funeral parlor, etc., are the responsibility of the next of kin, or deceased's estate.

No special forms are required when requesting burial in a national cemetery. The person making burial arrangements should have their funeral director contact the national cemetery in which



burial is desired at the time of need. Gravesites cannot be reserved in a national cemetery. Families are encouraged to prepare in advance by discussing cemetery options, collecting the veteran's military information including discharge papers, and by contacting the cemetery where burial is desired. Scheduling can be done seven days a week for interments on Mondays through Fridays.

The same procedures are followed if the veteran's eligible spouse or dependent predeceases the veteran. In most cases, one gravesite is provided for the burial of all eligible family members and a single headstone or marker is provided. When both spouses are veterans, two gravesites and two headstones or markers may be provided upon request.

To confirm your eligibility for burial benefits, please call a **Veteran's Benefits Counselor** at **1-800-827-1000**. You can obtain additional information by visiting their website at **[www.cem.va.gov](http://www.cem.va.gov)** or contacting your **County Veteran Service Officer**.

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## Office Of The Commander

Dear Retiree/Survivor:

I'd like to take this opportunity to express my sincere appreciation for the sacrifices that you and your loved ones have made, and continue to make in support of our Great Nation. Retirees are an exceptionally special group of veterans who have dedicated their careers to guaranteeing and ensuring our freedom. Like the retirees — family members are also deserving of recognition, for without their continued support the accomplishments of the military would not be possible.

As this newsletter goes to the printer, Fort McCoy is in transition and planning for a change of command. In June of this year I will relinquish Command of Fort McCoy to my replacement and my friend, Colonel Danny G. Nobles. Although I approached this time with enthusiasm I will truly miss the fine folks at Fort McCoy. The staff is without fail one of the most professional, dedicated and caring groups of people I have ever had the pleasure to work with. I look forward to the future and certainly appreciate my experiences at Fort McCoy.

Colonel Nobles brings a wealth of knowledge and experience with him. His military service started in 1974 as an enlisted man in the U.S. Air Force. In 1978 he received a commission into the U.S. Army Corps of Engineers following graduation from Officer Candidate School. Since 1978 he has had an assortment of assignments. In 1999, Colonel Nobles was selected as the first USAR officer to serve as the Deputy Garrison Commander of an Active Army installation when he was assigned as the Deputy Garrison Commander, III Corps and Fort Hood, Texas. After graduating from the U.S. Army War College in 2001, he was assigned to his previous duty as Joint Engineer Plans Officer, on the Joint Staff.

I am sure that Fort McCoy's high standards will continue under Colonel Nobles' direction. He is a proven leader, and will maintain Fort McCoy's positive quality support of the retiree communities we serve.

Your Retirement Services Officer (RSO), Bill Walters, is dedicated to ensuring the retired community receives tremendous support. Bill has been your RSO since 2000 and has made significant improvements to the program. If you have any questions, please contact Bill at 1-800-452-0923 or via email at [william.walters@emh2.mccoy.army.mil](mailto:william.walters@emh2.mccoy.army.mil).

FORT MCCOY - TOTAL FORCE TRAINING CENTER.

P.S. HOOAH! Thanks for letting me share your foxhole.

Sincerely,

Michael R. Staszak  
Colonel, U. S. Army  
Commanding Officer

DEPARTMENT OF THE ARMY  
HEADQUARTERS FORT MCCOY  
2187 SOUTH J STREET  
FORT MCCOY, WISCONSIN 54656-515



## Letter From Editor:

*The 2002 edition of "Honors" was well received. I have received numerous positive comments and some very good suggestions for this the 2003 edition. Although I cannot possibly address each individual issue, I have attempted to include information in this year's edition on those most often mentioned. I welcome your comments so please continue to let me know what type of information you feel needs to be addressed in this newsletter. Thanks for your time and I hope you find this newsletter both informational and enjoyable.*

*Thank you for the opportunity to serve as your Retirement Services Officer. I hope you enjoy this 2003 edition.*



Bill Walters, Editor  
Retirement Services Officer  
Ft. McCoy, WI 54656



## Newsletter and Other Information Available on the Internet.

This newsletter is an **annual** publication published each July. It is distributed to all Army retirees in receipt of retired pay, gray area retirees and Army surviving spouses residing in California, Nevada, Wisconsin, Michigan, Minnesota, Iowa and the 32 northern most counties of Illinois. Two separate issues are printed, a West Coast issue for residents of California and Nevada, and a Midwest issue for residents of Wisconsin, Michigan, Minnesota, Iowa and Illinois. Both issues are also available on the Retirement Services Office website. You can visit this site at, **[www.mccoy.army.mil](http://www.mccoy.army.mil)**, then select Retirees and then Retirement Services Office. This website also offers additional information on many other retiree issues. It includes links to all the services retiree newsletters and much more. Please utilize this site and share it with retirees from other services.



[www.mccoy.army.mil](http://www.mccoy.army.mil)

Articles for this newsletter do not necessarily reflect the position of the Department of the Army, or Fort McCoy, WI. We do our best to ensure accuracy. The material in this newsletter was provided by a number of sources.

The Retirement Services Office (RSO) publishes the Retirement Services Newsletter in accordance with AR 600-8-7.

The RSO is located in Bldg. 2111, Fort McCoy, WI. We suggest that you call for an appointment prior to visiting the office.

You can contact us at: 1-800-452-0923 or e-mail: [william.walters@emh2.mccoy.army.mil](mailto:william.walters@emh2.mccoy.army.mil).

The mailing address is;  
Military Personnel Division  
ATTN: AFRC-FM-CAM-R  
2187 South J Street  
Fort McCoy, WI 54656-5150



*The purpose is to assist retired military personnel and their families in their benefits, rights and privileges.*

*Editor: Bill Walters*

# Honors Update

## How Do I Change My Mailing Address for *HONORS*? ★★★★★★★★

Mailing addresses for *HONORS* come from the same sources as those for Army Echoes. Please refer to the following if you need to change your address:

◆ Retirees entitled to retired pay should mail changes to DFAS, US Military Retirement Pay, PO Box 7130, London, KY 40742-7130 or fax to 1-800-982-6559.

◆ Surviving spouses in receipt of SBP should mail changes to DFAS, US Military Annuitant Pay, PO Box 7131, London, KY 40742-7131 or fax to **1-800-982-8459**.

◆ Retired reservist not yet age 60 should mail your change to Commander AR-PERSCOM, ATTN: ARPC-PSP-A, One Reserve Way, St. Louis, MO 63132-5200 or fax to **1-314-592-0582 (ATTN: TLM9V49)**.

## Long Term Healthcare Insurance

The Federal Long Term Care Insurance Program has announced the open season preliminary results. Long Term Care Partners, LLC, a joint partnership formed by John Hancock Life Insurance Company and Metropolitan Life Insurance Company, announced that 265,000 members of the "Federal Family" have applied for insurance under the program during the initial open season ending December 31, 2002. The program is sponsored by the U.S. Office of Personnel Management (OPM).



The program offers voluntary long-term care insurance to Federal employees and annuitants, active and retired members of the uniformed services, their spouses, as well as other qualified relatives. A web site for the program, [www.ltcfeds.com](http://www.ltcfeds.com), offers online applications, an interactive calculator to provide customized price quotes based on age and choice of benefits, and educational resources. Information may also be obtained by calling **1-800-582-3337**.

## Disability Offset Eliminated for Small Number of Retirees



The FY 2003 Defense Authorization Act eliminated the disability offset to retired pay for a small number of retirees. The law that became effective June 1, 2003 eliminated the offset to retired pay for those retirees with at least 20 years of active duty and:

- ◆ Any disability rating (at least 10%) that is associated with a Purple Heart or
- ◆ A disability rating of 60% or higher that is due to a combat related or combat operations-related disability.

The new payment is expected to be available to approximately 10,000 to 35,000 of the more than 600,000 (or 1.5% - 5%) retirees now entitled to receive disability compensation. Eligible

retirees will have to apply for this new compensation. Applications (DD2860) are available at, **[www.dior.whs.mil/forms.DD2860.pdf](http://www.dior.whs.mil/forms.DD2860.pdf)** or **[www.defenselink.mil/prhome/crsc.html](http://www.defenselink.mil/prhome/crsc.html)**. If you do not have a computer you may refer to your local library or call your servicing Retirement Services Officer (RSO) to request a form.

Each Uniformed Service will review the applications of their own retirees, with the Department of the Navy reviewing applications for both the Navy and Marine Corps. Services may be contacted at the following toll-free numbers:

- ◆ **Army 1-866-281-3254**
- ◆ **Navy and USMC 1-877-366-2772**
- ◆ **USAF 1-866-29-7074**



# Information

At Your Fingertips ★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★

## telephone:

<b>Fort McCoy Retirement Service Office</b>	<b>1-800-452-0923</b>	<b>TRICARE Senior Pharmacy</b>	<b>1-877-363-6337</b>
<b>DA Casualty Assistance Office</b> (To report the death of a retiree)	<b>1-800-626-3317</b>	<b>USSAH</b> (Soldiers' & Airmen's Home)	<b>1-800-422-9988</b>
<b>Deers Verification</b> (Update I.D. records)	<b>1-800-538-9552</b>	<b>VA Regional Office</b> (VA benefit issues)	<b>1-800-827-1000</b>
<b>Defense Finance &amp; Accounting Office</b> (Retired & annuitant pay issues)	<b>1-800-321-1080</b>	<b>Federal Long Term Care Insurance</b>	<b>1-800-582-3337</b>
<b>AR-Perscom</b> (Gray area retiree issues)	<b>1-800-318-5298</b>	<b>Military Retired Affairs Offices</b>	
<b>VA Burial Information</b>	<b>1-800-697-6947</b>	<b>Army</b>	<b>1-703-325-9155</b>
<b>Medicare Information</b>	<b>1-800-772-1213</b>	<b>Navy</b>	<b>1-800-255-8950</b>
<b>TRICARE World Wide Information</b>	<b>1-800-874-2273</b>	<b>Marine Corps</b>	<b>1-800-336-4649</b>
<b>Delta Dental</b> (Retiree Dental Program)	<b>1-800-838-8737</b>	<b>Air Force</b>	<b>1-800-531-7502</b>
<b>Express Scripts</b> (Mail Order Pharmacy)	<b>1-866-363-8667</b>	<b>Army Recreation Centers</b>	
		<b>Hale Koa Hotel, Hawaii</b>	<b>1-800-367-6027</b>
		<b>Chiemsee, Germany</b>	<b>011-49-8051-803170</b>
		<b>Garmisch, Germany</b>	<b>011-49-8821-79091</b>
		<b>Dragon Hill, Korea</b>	<b>011-822-790-0016</b>
		<b>Shades of Green, Florida</b>	<b>1-407-824-3600</b>

## web:

<b>DA Retirement Services</b> <a href="http://www.odcsper.army.mil">http://www.odcsper.army.mil</a>	<b>Medicare</b> <a href="http://www.ssa.gov/mediinfo.htm">http://www.ssa.gov/mediinfo.htm</a>
<b>Fort McCoy Homepage</b> <a href="http://www.mccoy.army.mil">http://www.mccoy.army.mil</a>	<b>Social Security</b> <a href="http://www.ssa.gov">http://www.ssa.gov</a>
<b>DFAS-Cleveland (Retired Pay) &amp; DFAS-Denver (Annuitant Pay)</b> <a href="http://www.dfas.mil">http://www.dfas.mil</a>	<b>National Personnel Records Center</b> <a href="http://www.nara.gov/regional/stlouis.html">http://www.nara.gov/regional/stlouis.html</a>
<b>Veterans Administration</b> <a href="http://www.va.gov">http://www.va.gov</a>	<b>National Archives and Records Administration</b> <a href="http://www.nara.gov">http://www.nara.gov</a>
<b>Military Funeral Honors</b> <a href="http://www.militaryfuneralhonors.osd.mil">http://www.militaryfuneralhonors.osd.mil</a>	<b>Army &amp; Air Force Exchange Service</b> <a href="http://aafes.com">http://aafes.com</a>
<b>Burial &amp; Memorial Benefits</b> <a href="http://www.cem.va.gov">http://www.cem.va.gov</a>	<b>RAPIDS Site Locator (DEERS Enrollment &amp; ID Card Issuing Facilities)</b> <a href="http://www.dmdc.osd.mil/rsl">http://www.dmdc.osd.mil/rsl</a>
<b>DOD Military Health Care System (TRICARE)</b> <a href="http://www.tricare.osd.mil">http://www.tricare.osd.mil</a>	<b>SITES Home Page</b> (Information about military installations) <a href="http://www.dmdc.osd.mil/sites/owa/ShowPage?p=index">http://www.dmdc.osd.mil/sites/owa/ShowPage?p=index</a>
<b>Delta Dental Plan</b> <a href="http://www.trdp.org">http://www.trdp.org</a>	<b>Military Living Publications</b> (Includes Space A Travel Information) <a href="http://www.militaryliving.com">http://www.militaryliving.com</a>
<b>Express Scripts (Mail Order Pharmacy)</b> <a href="http://www.express-scripts.com">http://www.express-scripts.com</a>	<b>U.S. Army Reserve Personnel Command</b> <a href="https://www.2xcitizen.usar.army.mil">https://www.2xcitizen.usar.army.mil</a>
<b>Federal Long Term Care Insurance</b> <a href="http://www.ltcfed.com">http://www.ltcfed.com</a>	







TFL acts as a second payer to Medicare and in most cases will pay the remaining beneficiary liability. Unlike Medicare, TFL will also pay for overseas allowable care. When so, TFL will pay the same as for TRICARE Standard beneficiaries under age 65 and beneficiaries will be responsible for the TRICARE Standard fiscal year deductible and cost shares. One important fact is that TFL will not pay for chiropractic services. In such cases Medicare will pay as usual but TFL will make no payment and beneficiaries may be responsible for Medicare co-insurance and deductibles.

For more information on TFL you should call **1-888-363-5433** or visit the TRICARE website at **[www.tricare.osd.mil/tfl](http://www.tricare.osd.mil/tfl)**.

TRICARE Pharmacy benefits are excellent under both TRICARE and TRICARE For Life. With both programs TRICARE beneficiaries have three options for filling their prescriptions. They can use a military treatment facility (MTF), a TRICARE retail network pharmacy, or the TRICARE Mail Order Pharmacy (TMOP).

As always prescriptions filled at a MTF are at no cost to the beneficiary.

For those covered medications that are needed short term, the TRICARE retail network (most local pharmacies) offers up to a 30-day supply for \$3.00 (generic) or \$9.00 (brand name).

TMOP offers convenience at a reduced cost. You can fill prescriptions by mail and order refills by mail, phone or online. Your cost for orders up to a 90-day supply are only \$3.00 (generic) or \$9.00 (brand name).

For more information on the TRICARE Mail Order Pharmacy program or to obtain mail order registration form you can contact **1-866-363-8667** or visit their website at **[www.express-scripts.com](http://www.express-scripts.com)**. To inquire on MTF or network pharmacy procedures contact your nearest MTF or regional TRICARE service representative listed earlier in this article.

TRICARE for Standardized Materials and Research Technology (SMART) is an online collection of the latest and most relevant TRICARE marketing materials, including publications to inform beneficiaries about TRICARE's full range of programs and services. The TRICARE SMART Site is designed to provide beneficiaries with quick and easy access to the TRICARE publications and other informational materials they need. For more information visit the TRICARE SMART site at **[www.tricare.osd.mil/smart/index.cfm](http://www.tricare.osd.mil/smart/index.cfm)** or call **1-703-681-1770**.

#### TRICARE Fundamentals:

- ◆ All beneficiaries must be enrolled in the Defense Enrollment Eligibility System (DEERS). You can check your eligibility by calling **1-800-538-9552** or **1-800-334-4162** for California residents. You can also call your nearest military I.D. card facility listed in this issue.
- ◆ TRICARE/TFL is always a last payer to any other health insurance (OHI). If you have a supplement (Medicare or TRICARE) or employer-sponsored medical coverage you may still use TRICARE/TFL but by law, TRICARE/TFL will only pay after all coverage's have paid.
- ◆ Beneficiaries who decide to cancel or suspend their OHI must notify the TRICARE/TFL processor in their region. A list of claims processors is available online at **[www.tricare.osd.mil/main/chart.html](http://www.tricare.osd.mil/main/chart.html)** or call your regional service representative.

## Korean Defense Medal Authorized

The 2003 Defense Authorization Act, which was signed into law by President Bush on December 2, 2002, calls for the creation of a Korean Defense Medal. This comes as a result of a Congressional suggestion years ago that the Pentagon had refused to do so, stating that a specific medal was necessary for peace time service in Korea.

The Department of Defense has stated that it will need up to a year to create and distribute the medal because of the length and time it will take to identify, and award the medal to those who are eligible. Please be patient.

## DOD Considering High-Tech Bugle for Military Funeral Honors

The Department of Defense is studying the use of a "digitized bugle" to render taps at veteran's funerals. The test centers around an actual bugle that has an electronic device inserted into its bell. The device has a volume control and is powered by two nine-volt batteries. It is water-resistant and usable in all types of weather. In normal use the audience cannot see the device and if it is removed the bugle becomes standard issue. The "digitized bugle" is not intended to replace trained buglers, but it offers an alternative to the audiotapes and compact discs that are currently being used at many military funerals. DOD has shipped 50 of these bugles to military units and veterans groups in Missouri for the testing.



# Space Available Travel

## DOD Testing Space A Air Travel in CONUS to Military Families



**A** one-year test started April 1, 2003 that permits space available travel within the continental United States by family members who accompany their military sponsors. Family members of active-duty members and military retirees are eligible. Previously dependents were restricted to OCONUS space available travel only. Family members travel priority during the test period is the same as the sponsor's. The test will end March 31, 2004.

People not familiar with the Space A system often do not know the questions to ask to make travel easier. The following are some of the most common Space A questions and answers.

### **Q1: Is Space A a reasonable substitute for commercial travel?**

**A1:** This depends on you. If your schedule is flexible and your finances permit for a stay while awaiting movement, space available travel is a good choice.

### **Q2: As a Retiree, where can I fly?**

**A2:** Retired members with DD Form 2 (blue) identification card may fly anywhere Air Mobility Command (AMC) has flights operating, including the CONUS.

### **Q3: Can my eligible family members travel with another sponsor if given power of attorney?**

**A3:** No. Family members may only travel when accompanied by their sponsor.

### **Q4: I am disabled. Can I have a brother, sister, or friend accompany me to help me?**

**A4:** The only persons permitted to accompany you are your dependents or other persons eligible for Space A travel.

### **Q5: How much baggage can I take?**

**A5:** You may check two pieces of luggage at 70 pounds per each person. You may hand carry only what fits under your seat or in the overhead compartment, if available.

### **Q6: How much does Space A travel cost?**

**A6:** Usually, nothing. Some terminals must collect a head tax or a federal inspection fee from Space A passengers on commercial contract missions. Meals may be purchased at a nominal fee in most air terminals while traveling on military aircraft.

### **Q7: Are facilities available at AMC terminals (PX, snack bar, etc)?**

**A7:** Most military terminals provide similar facilities to that of commercial airports. Facilities include exchanges, barbershops, snack bars, baggage lockers or rooms, lounges and traveler assistance. The type of facilities available will vary according to the terminal size and location.

### **Q8: How do I get more information on Space A travel?**

**A8:** It is encouraged that you contact the passenger terminal you plan on traveling through 30-60 days before travel. The terminal will be happy to discuss their flight schedule. Additional Space A travel and sign-up information is available through the AMC public web site at, <http://public.scott.af.mil/index.html> (click on Space A Travel). There are also a number of excellent publications that provide detailed Space A information available at most Post Exchanges.

## Looking for an Old Army Buddy?

*The U.S. Army no longer provides a locator service for military retirees. It is suggested that you contact units holding reunions, Army Times, or one of the locator services available through the internet.*





To better serve the retired community we would like your opinion on the services provided by the Fort McCoy Retirement Services Office. Please take a few minutes to complete and return this survey. Mail your completed survey to: Military Personnel Division, ATTN: AFRC-FM-CAM-R, 2187 South J Street, Fort McCoy, WI 54656-5150 no later than 30 October 2003. Thank you for your time and cooperation.

1. How would you rate this edition of the Retirement Newsletter, "*HONORS*"? For each of the following items please rate the Newsletter using the scale below.

1-Poor      2-Marginal      3-Average      4-Good      5-Excellent

How does the Newsletter rate on

★ providing you with meaningful information?	1	2	3	4	5
★ being a credible source of information?	1	2	3	4	5
★ keeping abreast of issues?	1	2	3	4	5
★ responding to your needs?	1	2	3	4	5
★ overall appearance?	1	2	3	4	5

2. What topics would you like to see addressed in future issues of "*HONORS*"?

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3. Have you contacted the Retirement Services Office at Fort McCoy? If yes, please rate your experience using the same scale as in number 1.

How did your experience rate on

★ response to requested information?	1	2	3	4	5
★ courtesy?	1	2	3	4	5
★ timeliness?	1	2	3	4	5

4. Please circle your status.      Retiree      Spouse      Widow/Widower

5. Please circle your age group.

Under 35      36-44      45-54      55-64      65-74      75 and over

6. What changes would you like to see in future issues of "*HONORS*"?

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TEAR ALONG PERF. FOLD IN HALF WITH BUSINESS REPLY SHOWING. TAPE OPEN END TOGETHER. (DO NOT USE STAPLES)



MILITARY PERSONNEL DIVISION  
ATTN: AFRC-FM-CAM-R  
2187 SOUTH J STREET  
FORT MCCOY, WI 54656-9941

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MILITARY PERSONNEL DIVISION  
ATTN: AFRC-FM-CAM-R  
2187 SOUTH J STREET  
FORT MCCOY, WI 54656-9941



# Fort McCoy Has It All!

## Community Activity Center, Bldg 2000

### Recreation Center, 388-3213

There's always something to do at the Recreation Center! Watch the big screen TV, play arcade games, ping-pong, pool, or foosball. Rent one of the hundreds of movie titles, and a TV, VCR, or DVD player if necessary! We also have PlayStation 2 and Xbox systems, plus games for rent.

Information, Tickets, and Reservation (ITR) Office, 388-3213  
The ITR office sells discounted tickets to local and national attractions including Disney World, Sea World, Noah's Ark, and much more. Area and attraction guides are also available to help plan your vacation destination. The Recreation Center is also an Armed Forces Vacation Club (AFVC) and Armed Forces Recreation Center (AFRC) outlet. The AFVC is a "space available program" that offers condominium vacations at resorts for only \$249 per unit per week. The AFRC resorts in Florida, Germany, Hawaii, and Korea are operated by the U.S. Army Community and Family Support Center; all ideal vacation destinations. When planning your next getaway see the ITR Office for affordable travel and vacation opportunities at competitive prices.

### Library, 388-2410

Check out the large selection of paperbacks, hardcover, or audio books. Access to the Winding Rivers Library Loan and Inter-library Loan Program gives you up-to-date books by request. If you have a book you've read, bring it in and get a new one at the "paperback exchange." Ten computers with Internet access are also available.

### Arts and Crafts Center, 388-4353

Spend time getting to know your creative side! Learn stained glass, basket weaving, painting, leather, doll making, and much more in our Arts & Crafts classes. Call for class types and times, as well as open studio times. The Frame Shoppe offers custom framing and matting, a gift shop and sales store.

## Auto Craft Shop, Bldg 1763, 388-3013

Keep your vehicle in great working condition and save money. Use any of the 8 bays (2 fully equipped maintenance bays, 1 welding bay, 4 lift bays, and 1 tire changing bay with computerized balancing), front end alignment system, computerized injector cleaning system, air conditioning service, tire mounting, and brake lathe. Auto repair manuals and sales store are also available.

## MWR Car Wash, Bldg 1568

Keep your vehicle looking new with one of the two self-service bays, 24-hour car wash with automatic door openers, spot free rinse, free dryers and a canopy detailing area. Four vacuums and an Armor All dispenser are on site. Tokens can be purchased at the Community Activity Center (Building 2000) or quarters are accepted (a change machine is on site).

Check Us Out At: [www.mccoymwr.com](http://www.mccoymwr.com)

## Rumpel Fitness Center, Bldg 1122, 388-2290

Don't be intimidated; this is the ideal place to remain fit for life! The fitness center offers a cardio theatre, weight room, indoor pool, atrium, steam room, and whirlpool. Also available are racquetball courts, fitness trails, basketball and volleyball courts, and running courses. Weekly fitness classes include floor and water aerobics, judo, and spinning. Swim lessons and sports leagues/tournaments are held throughout the year. Work with a personal trainer to set up a program that will be just right for you.

## Army Community Service (ACS), Bldg 2111, 388-3505

Got some time to share? ACS needs your help. There is a constant need for volunteers for family related programs. Needs include office help, working with children, and everything in between. To volunteer your time and energy please call today.

## Drug Abuse Prevention and Control Program, Bldg 2111, 388-2441

The U.S. Army's Alcohol and Drug Abuse Prevention and Control Program (ADAPCP) is designed to address the needs of soldiers, civilians, retirees, and family members. The program is completely confidential and non-punitive.

## McCoy's, Bldg 1571, 388-2065

McCoy's has all you need for a fun time! The bowling center boasts an eight-lane state-of-the-art alley. Keep that golf swing up to par with our full-swing golf simulator, with 39 different courses to choose from. Primo's Express serves an all-you-can-eat Italian lunch buffet, weekdays 11am - 1pm. Play NTN trivia, pool, or arcade games. Enjoy a cold beverage at the bar or visit our newly added outdoor courtyard during the summer months. Be sure to watch your favorite sports team on our large screen TVs...it's almost like being there. Banquet and meeting facilities are available for receptions, retirements, and parties, with catering available.

## Whitetail Ridge Ski Area, Bldg 8061, 388-4498

Whitetail Ridge Ski Area offers lighted downhill ski and tubing slopes with ski lift and tow, cross-country ski trails, ski and snowboard rental, ski accessory sales, ski lessons, and a nationally recognized ski patrol on duty. Open mid-December through mid-March (weather permitting), Thursday through Sunday.



Looking for a calming place to unwind? Visit the Chalet year round Thursday - Saturday evenings relaxing by the fireplace while enjoying the full service bar and an appetizer, specialty sandwich, or pizza. Or get motivated and play a game of horseshoes or volleyball during the summer months or sit back on the deck and watch from above. The Chalet is available for private parties or meetings. Enjoy the quiet atmosphere with a beautiful view.



Enjoy the outdoor experience at Pine View Campground. Open year round, Pine View offers RV and tent camping, lakeside log cabins, a duplex lodging unit, yurts, camp store, hiking trails, swimming beach, playgrounds, shelters for get-togethers, and a miniature golf course. Military retirees receive discounted pricing. Call to reserve camping, lodging, and picnic shelters.

The Check-Out Center offers recreational equipment for daily or weekly use. Rent items including boats, motors, canoes, bicycles, tent campers, tents, camping and fishing equipment, lawn and court games, party canopies, and much, much more. Plus, military retirees receive discounted pricing. Equipment may be reserved.

Wake up to a fresh cup of coffee on us! Open 24 hours a day, 7 days a week, Fort McCoy Lodging offers comfortable rooms at reasonable rates. Each room contains keycard access, an information director, air-conditioning, cable TV, a micro fridge, comfortable furniture, coffee pot with cups and condiments, clock/radio alarm, iron/ironing board, shampoo/ lotion, shoeshine mitt, hair dryer, storage area with a laundry bag, and a laundry facility. Call 1-800-982-3585, extension 2107 or 3646 for reservations.

**For more information regarding MWR facilities,  
please call the MWR Events Line at  
1-877-864-4969 or log on to  
[www.mccoymwr.com](http://www.mccoymwr.com).**

[illegible]

Sato Travel appreciates and recognizes the military retired community. You've faithfully served our country and now we want to return the favor by offering special pricing to you for your years of service and dedication. To show our appreciation, the Fort McCoy Sato office will be participating in the Fort McCoy Retiree Appreciation Day on September 5, 2003. At our booth, you will have the opportunity to register for the chance to win a \$100.00 rental car voucher and a chance to be entered in the Grand Prize Drawing - A Weekend for Two in New York City!! This prize is valued at \$4,500.00. Don't miss your opportunity to check out our special rates and the chance to win one of the fantastic prizes. Be sure to stop and register at our booth on September 5.

Sato offers fantastic prices on major cruise lines and quality tours. Carnival Cruise Line is currently offering affordable cruise vacations full of activities, scrumptious meals, casinos and Vegas-style shows. Enjoy everything from Three-day Bahamas cruises starting at \$219.00 to a Fourteen-day Panama Canal cruise starting from \$749.00. Holland America Cruise Line has been voted the "best value" in the cruise line industry 10 years straight and has many fantastic cruises to choose from. They can send you on a Seven-day Western Caribbean cruise for as little as \$399.00 or a Seven-day Alaska Glacier Discovery cruise starting at \$799.00. Enjoy "Freestyle Cruising", the convenience of dining when you want, with whom you want and in formal or casual dress when vacationing with Norwegian Cruise Lines. They offer a wide selec-

tion of cruises departing from U.S. ports such as New York, Baltimore, Orlando, Honolulu and more. With 13 U.S. and Canadian ports to choose from, your family can drive to the departure port and won't need to spend a dime on airfare. All rates listed are cruise only, per person and based on double occupancy.

Super Clubs offers incredible retiree military discounts at their "Super" All-Inclusive resorts in Jamaica, Brazil, the Bahamas, Curacao and the Dominican Republic. One price includes everything. Rates start as low as \$69.00 per night for the Dominican Republic.

If tours are for you, Blue Sky Tours offer many custom designed vacations to Hawaii paradise, while Trafalgar Tours has many tours throughout the U.S. and abroad. Complete vacation packages are designed for you with no unwelcome surprises and plenty of time to explore on your own.

Sato offers complete vacation planning services for military retirees. In addition to those already mentioned we also offer discount packages on Royal Caribbean Cruise Line, Celebrity Cruise Line and Antigua Resorts and more. So before calling anyone else, be sure to contact Sato Travel, Fort McCoy office at **1-608-366-1060** or toll free at **1-877-304-8456** to take advantage of our prices and expertise. You can also check out our website at **[www.satovacations.com](http://www.satovacations.com)**. We look forward to hearing from you!

## I.D. Card Facilities/DEERS

### Illinois

Site Name	City	Service	Phone
182 MSS	Peoria	ANG	309-633-5181
183 MSS	Springfield	ANG	217-757-1308
308 CA BDE	Homewood	USAR	708-957-2035
416 ENCOM	Darien	USAR	630-910-3213 x213
633rd Personnel Det	Crestwood	ARNG	708-824-6309
85th Division	Arlington Hts	USAR	847-506-7616
932 AAG	Scott AFB	USAFR	618-229-7329
AG HQ State	Springfield	ARNG	217-761-3505
Great Lakes NTC	Great Lakes	USN	847-688-5550 x385
MCR Joliet	Joliet	USMCR	815-725-7828
NMCRC Peoria	Peoria	USNR	309-697-5755
NMCRC Rock Island	Rock Island	USNR	309-782-6084
NRC	Decatur	USNR	217-875-1733
NRC Forest Park	Forest Park	USNR	708-771-7010 x104
NRRC Great Lakes	Great Lakes	USNR	847-688-5550
RTC Great Lakes	Great Lakes	USN	847-688-5605
Rock Island Arsenal	Rock Island	USA	309-782-0596
Scott AFB	Scott AFB	USAF	618-256-8897

### Iowa

Site Name	City	Service	Phone
132 MSS	Des Moines	ANG	515-256-8530
185 MSF Sgt Bluff	Sgt Bluff	USAFR	712-233-0534
3d COSCOM	Des Moines	USAR	515-284-6028
AG HQ State	Johnston	ARNG	515-252-4413
Det 1 4224 USAH	Cedar Rapids	USAR	319-362-6620
HQ 234th SIG BN	Cedar Rapids	ARNG	319-363-4511
NMCRC	Des Moines	USNR	515-285-5581
NMCRC Waterloo	Waterloo	USN	319-233-8731
NRC Dubuque	Dubuque	USNR	319-556-2144
NRC Sioux City	Sioux City	USNR	712-276-0130
USCG Keokuk	Keokuk	USCG	319-524-7511

### Michigan

Site Name	City	Service	Phone
1/84th Division	Livonia	USAR	734-458-6400
110 MSS Battle Creek	Battle Creek	ANG	616-969-3216
127 MSS Selfridge ANGB	Mt Clemens	ANG	810-307-4516
300th MP CMD PW	Inkster	USAR	313-561-9510
927th MSS	Mt Clemens	AFR	586-307-5473
AG HQ State	Lansing	ARNG	517-702-5116
CRTC Alpena	Alpena	ANG	989-354-6474
Camp Grayling	Grayling	ARNG	989-344-6100
Defence Reutilization Service	Battle Creek	DLA	269-961-5955
NMCRC Battle Creek	Battle Creek	USNR	616-968-9216
NMCRC Grand Rapids	Grand Rapids	USNR	616-363-6889
NMCRC Lansing	Lansing	USNR	517-482-9688
NRC Saginaw	Saginaw	USNR	989-754-3091
NRF Marquette	Gwinn	USNR	906-346-8767



### Michigan (continued)

Site Name	City	Service	Phone
Tank Auto Command	Warren	USA	810-574-8313
USCG Air Station Traverse City	Traverse City	USCG	231-922-8228
USCG Detroit	Detroit	USCG	313-568-9483
USCG Grand Haven	Grand Haven	USCG	616-850-2517
USCG Sault Ste Marie	Sault Ste Marie	USCG	906-635-3206

### Minnesota

Site Name	City	Service	Phone
133 MSS	St Paul	ANG	612-713-2061
148 MSS	Duluth	ANG	218-723-7212
88th RSC Ft Snelling	St Paul	USAR	612-713-3202
934 MSF	Minneapolis	USAFR	612-713-1507
AG HQ State	St Paul	ARNG	651-282-4579
Camp Ripley	Little Falls	ARNG	320-632-7400
HHD 320 Maint Bn	Arden Hills	USAR	651-628-2149
NRC Duluth	Duluth	USNR	218-722-9209

### Wisconsin

Site Name	City	Service	Phone
115 MSS	Madison	ANG	608-245-4468
128th AFG	Milwaukee	ANG	414-944-8735
440 CSG G. Mitchell	Milwaukee	AFR	414-482-5327
84th Division Milwaukee	Milwaukee	USAR	414-535-5746
AG HQ State	Madison	ARNG	608-242-3420
CRTC Volk Field	Volk Field	ANG	608-427-1245
Fort McCoy	Fort McCoy	USA	608-388-4563
NMCRC Green Bay	Green Bay	USNR	920-336-2444
NMCRC Madison	Madison	USNR	608-249-2240
NMCRC Milwaukee	Milwaukee	USNR	414-744-9764
NRC LaCrosse	LaCrosse	USNR	608-788-2565
USCG PRO	Marinette	USCG	715-735-4109
Wausau National Guard Armory	Wausau	ARNG	715-845-1011

## Midwest Retiree Councils

Retiree Councils serve as a vital link for the retiree community. These councils provide an avenue for suggestions and recommendations to reach the proper level in the chain of command. The councils also plan and implement programs/Retiree Appreciation Days to provide up to date information on benefits and entitlements to the retired community. Retiree councils are made up of volunteers from their local areas. As volunteers, council members often do not receive the thanks they deserve. Contact your nearest council representative to express your appreciation and inquire on meeting schedules as well as possible membership opportunities.

### Midwest Councils are listed below:

	Chairman	Phone
Fort McCoy Main Council	<b>William Levine</b> <i>MG, USA Ret</i>	<b>847-432-3211</b>
Twin Cities Area Council	<b>Tom Alm</b> <i>LTC, USA Ret</i>	<b>651-699-1105</b>
Duluth/Superior Area Council	<b>Robert Gomes</b> <i>MSGT, USAF Ret</i>	<b>218-749-7110</b>
Sheridan Area Council	<b>Charles Lucas</b> <i>COL, USA Ret</i>	<b>847-266-2475</b>
Michigan Area Council	<b>Walter Melms</b> <i>SSG, USAF Ret</i>	<b>810-307-4317</b>
Quad Cities Area Council	<b>James McAtee</b> <i>CW4, USA Ret</i>	<b>319-322-4823</b>





# UPCOMING RAIDS

## RETIREE APPRECIATION DAYS

- ★ **Selfridge ANG Base, Michigan**  
August 23, 2003  
0700-1500  
Gymnasium, Bldg 780  
**1-586-307-5580**  
**selfrao@greatlakes.net**  
Pre-registration is required-form included
- ★ **Fort McCoy, Wisconsin**  
September 5, 2003  
0715-1500  
**1-800-452-0923**  
**william.walters@emh2.mccoy.army.mil**  
Pre-registration is required-form included
- ★ **Twin Cities, Minnesota**  
September 19, 2003  
Rosemount National Guard Armory  
0800-1220 (1st session) and 1600-2020 (2nd session)  
**1-612-713-1578**  
Pre-registration is required-form included
- ★ **Camp Ripley - Little Falls, Minnesota**  
August 23, 2003  
Training/Community Center  
0730-1200 (1st session) and 1230-1700 (2nd session)  
**1-320-255-1492**  
**trea115@aol.com**  
Pre-registration is required-Call for registration info
- ★ **Duluth Minnesota**  
September 18, 2003  
Cloquet Armory  
0800-1300  
**1-218-749-7110**  
**GomesR@co.st-louis.mn.us**  
Pre-registration is required-form included
- ★ **Great Lakes, Illinois**  
September 20, 2003  
Bldg 4, NTC Great Lakes  
Call for Details  
**1-847-688-3603/Ext 118**
- ★ **Rock Island, Illinois**  
October 23, 2003  
Rock Island Army Arsenal, Bldg 60  
0700-1300  
**1-563-322-4823**  
Pre-registration is required-form included

## Wisconsin Offers "Supermarket of Veterans' Benefits" Events

State veterans and retirees are invited to "shop" at Supermarket of Veterans Benefits events (fair). These fairs offer former service members and their families information on veterans benefits just like shopping at a supermarket. Veterans can learn about benefits, apply for VA medical health care, and even apply for medals they may never have been awarded.

Since November 2000, the Wisconsin Department of Veterans Affairs (WDVA) has sponsored the supermarkets in Eau Claire, Racine, Madison, Green Bay, and twice in Milwaukee. The supermarkets began when the WDVA launched its "I Owe You" campaign to increase veterans' awareness of the benefits they have earned. The outreach program has

resulted in almost a 10% increase, or approximately \$37 million, in the amount of federal revenue for compensation and pension awards to Wisconsin veterans and over a 28% increase in the number of active claims coordinated by all state service officers in 2002.

To learn more about future supermarkets, call WDVA at **1-800-947-8387** or visit their website at **www.dva.state.wi.us**. If you or someone you know would like to receive the free quarterly newsletter, "WDVA Update", please send your name and address to: Julie Van Metre, WDVA, PO Box 7843, Madison, WI 53707-7843.



## Delta Dental Awarded New Contract

Delta Dental Plan of California has again been chosen to administer the TRICARE Retiree Dental Program (TRDP) contract through April 2008. The TRDP is the premier dental benefits plan created by Congress especially for Uniformed Services retirees and their family members. The program includes coverage for the most commonly needed and sought-after dental services with the full scope of comprehensive benefits available after only 12 months. It offers affordable monthly premiums deducted directly from Uniformed Services retired pay. The new contract includes some enhanced features designed to help retired families save even more on dental care. As of May 1, 2003 these changes included an increase in annual maximum

from \$1,000 to \$1,200, a family deductible cap of \$150, an increase in lifetime orthodontic maximum from \$1,000 to \$1,200, and an expanded participating provider network to over 67,000 locations and more.

Additional information is available by calling Delta Dental toll free at **1-866-471-8949** or by visiting their website at **[www.trdp.org](http://www.trdp.org)**.

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## Rock Island Morale Welfare and Recreation

Rock Island Arsenal Morale, Welfare and Recreation (MWR) has many programs available to support the military retired community. MWR provides retirees with a varied program of leisure activities that contribute to total quality of life. The MWR Department offers a vast array of recreational opportunities including an outdoor rental center, tickets and travel office and much more.

For more information on MWR opportunities call the Marketing and Commercial Sponsorship Office at **1-309-782-4420**, email at **[riamwr@ria.army.mil](mailto:riamwr@ria.army.mil)** or visit their web site at **[www.riamwr.com](http://www.riamwr.com)**.

If you would like to be added to the MWR mailing list please mail your name and address to, Rock Island Arsenal, 1 Rock Island Arsenal, ATTN: SOSRI-CFB (Marketing Dept.), Rock Island, IL, 61299-5000.

## Iowa Commission of Veteran Affairs

The Iowa Commission of Veteran Affairs (ICVA) is an office of advocacy for veterans working with the legislature to promote veterans issues. The objective of the ICVA is to serve Iowa's veterans in the best manner possible. The ICVA can assist with obtaining military records, applying for veteran's license plates, burial & headstone/marker information, VA medical health care and more. To learn more about the ICVA you can call **1-515-242-5331** or visit their website at **[www.state.ia.us/icva](http://www.state.ia.us/icva)**.

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## Preparing for Social Security

If you are approaching age 62 and will be applying for Social Security benefits you need to be prepared. There are a few basic things you should know. First, you may apply for benefits up to 3 months prior to your 62nd birthday. Next, you should call the Social Security Administration Office for an appointment and information regarding your application. Don't forget that your application cannot be processed without all of your DD 214's or verification of military service. Prepare now, if you do not have your military information you may request copies from: National Personnel Records Center, ATTN: Army Reference Branch, 9700 Page Avenue, St. Louis, MO 63132-5100. You can also visit their website at **[www.nara.gov/regional](http://www.nara.gov/regional)**. Obtaining records does take time-start early.

You can contact the Social Security Administration at **1-800-772-1213** or visit their website at **[www.ssa.gov](http://www.ssa.gov)** for more information.















# Twin Cities Joint Military Services Retiree Appreciation Day

## Registration Form

September 19, 2003 ★ Same Program A.M. & P.M.

34th Division HQ Auditorium  
Rosemount National Guard Training Center  
13865 South Robert Trail  
Rosemount, MN

### Morning

0800-0830 Registration and Refreshments  
0830-1220 Keynote Speaker & other briefings

### Evening

1600-1630  
1630-2020

### Keynote Speaker:

**Doyle Larson, MG, USAF, Ret**

Chairman, MN Homeland Security Senior Advisor Committee

Please register me for:

Morning, September 19 or Evening, September 19  
(Circle only one date)

Name \_\_\_\_\_

Rank/Rate \_\_\_\_\_ Service \_\_\_\_\_ E-Mail \_\_\_\_\_

Address \_\_\_\_\_

Phone \_\_\_\_\_ Spouse/Guests # \_\_\_\_\_

The Rosemount Community and National Guard Training Center is located one mile north of Dakota County Highway 42 on Minnesota Highway 3 (South Robert Trail).

Additional information is available by contacting the Navy Retired Activities Office at **1-612-713-1578**.

### Return ASAP but Not Later Than September 12, 2003 to:

Navy Retired Activities Office  
Naval Air Reserve Center Minneapolis  
6201 32nd Avenue South  
Minneapolis, MN 55450-2898.

## New Minnesota Veteran License Plate Available

Minnesota veterans now have the opportunity to purchase a special license plate and simultaneously donate to the World War II Veterans' Memorial Fund. The new plates feature a prominent United States flag and the legend, "Proud to Be a Veteran." The plates may be displayed on cars, vans, pickup trucks and recreational vehicles. Applications are available at all deputy registrar locations or on the Minnesota Department of Veterans Affairs website at [www.mndriveinfo.org](http://www.mndriveinfo.org). To be eligible you must be a veteran in receipt of an honorable discharge. There are no restrictions regarding dates of service.

For each veteran plate that is purchased a contribution will be made to the Minnesota World War II Veterans' Memorial Fund. The memorial is currently in the planning stages and will be built on the Minnesota Capitol grounds near the already completed Korean and Vietnam Memorials. More information on the memorial is available at the Minnesota Veterans Affairs website at [www.mdva.state.mn.us/index.html](http://www.mdva.state.mn.us/index.html) or by contacting your County Veteran Service Office.



# Selfridge ANG Base Retiree Appreciation Day

## Registration Form

**August 23, 2003 ★ Gymnasium, Bldg 780**

0700-0900	Arrival, Sign In & Informational Booths
0900-1100	Keynote Speaker & other briefings
1200-1300	Lunch
1200-1500	Informational Booths

**Keynote Speaker:** **Capt Bud Schneeweis, USGG, Ret**  
Deputy Director, Personal Affairs, MOAA

**Please register early. Return this form before August 18, 2003. Please Print**

Name \_\_\_\_\_

Rank/Rate \_\_\_\_\_ Service \_\_\_\_\_ E-Mail \_\_\_\_\_

Address \_\_\_\_\_

Phone \_\_\_\_\_ Handicap Parking YES NO (Circle one)

Spouse/Guests # \_\_\_\_\_

Number for Continental Breakfast & Box Lunch \_\_\_\_\_ at \$7.00 per person

An Evening Buffet will be served August 23, 1700-1800 at Mulligans

Number for Buffet Dinner \_\_\_\_\_ at \$8.50 per person

Total amount enclosed \$ \_\_\_\_\_ ALL MEALS TO BE PREPAID

Make checks payable to: FMCLMRBC

Mail Registration Form, Including Checks To:

(RAD 2003) Retired Affairs Office  
44200 Jefferson Avenue  
Building 780, Room 17 (604)  
Selfridge ANG Base, MI 48045-5263

Additional information is available by calling  
**1-586-307-5580** or via E-Mail at **selfrao@greatlakes.net**

## Michigan Department of Military & Veteran's Affairs

The Michigan Department of Military & Veterans Affairs (DMVA) has three primary missions:

- ◆ To execute the duties laid down by various statutes and the Governor
  - ◆ Administration of state-regulated veterans services
  - ◆ Military preparedness of the Michigan National Guard to assist both state and federal authorities
- County Veteran Service Officers (CVSOs) play a huge role in this mission. CVSOs assist veterans and dependents in providing information on federal

and state veterans' benefits. These benefits include outpatient, extended and ambulatory health care, compensation, pension, home purchase assistance, burial allowance and more. You can locate your nearest CVSO in the phone book under County Government or by visiting the DMVA website at **[www.michigan.gov/dmva](http://www.michigan.gov/dmva)**.



## Retired Casualty Assistance Services

When a retiree passes away, the next of kin should notify the Defense Finance and Accounting Service (DFAS) as soon as possible. The Retired Casualty Section at DFAS can be reached toll-free at 800-321-1080 and selecting option 2 from anywhere in the United States. DFAS will review and close the retiree's pay account. They will also mail a survivor benefits packet to the decedent's next of kin. The packet typically consists of a condolence letter and, if appropriate, forms for applying for the retiree's unpaid pay and the Survivor Benefit Plan annuity. These forms should be completed as soon as possible and returned to DFAS with a photocopy of the death certificate.

Casualty assistance offices are available to render additional assistance. This includes providing information, counseling on eligibility for various survivor benefits, referral services and any other questions you may have. Residents of Michigan, Illinois and Wisconsin can contact the Casualty Office at Fort Leonard Wood, MO by calling **1-800-350-7746**. Residents of Minnesota and Iowa should contact the Fort Leavenworth, KS office at **1-913-684-3557**. You can also contact any Retirement Services Office.

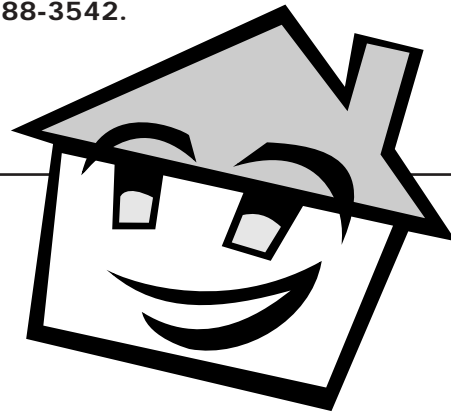
## Don't Forget Your Fort McCoy Commissary

The commissary benefit remains one of the more significant benefits for the military retiree community. Now you can save more than 30% on your grocery bill over local markets. Your commissary is definitely an asset not to be overlooked.

The Fort McCoy Commissary often offers in store specials. Many times these are unadvertised and unannounced. Case Lot Sales are also scheduled throughout the year. Case Lot Sales offer tremendous savings on a wide variety of quality name brand products. The commissary is trying to arrange a Case Lot Sale in conjunction with this year's Retiree Appreciation Day on September 5 but at the time of this publication it is not certain if it will happen.

You can even special order your favorite items. Just contact the commissary with your order and within a week your request will be ready. So whether you're just visiting Fort McCoy or have business to attend to on the installation be sure to visit your commissary.

The Commissary is open Tuesday-Friday, 1000-1900 and Saturday 0900-1700. It is closed on Sunday and Monday. To place a special order or to find out information on future Case Lot Sales please contact the Commissary at **1-608-388-3542**.



## V.A. Home Loan Guarantees

The Veteran's Administration (V.A.) guarantees loans made to service members, veterans, Reservists and, un-remarried surviving spouses for the purchase or refinancing of homes, condominiums, and manufactured homes. The V.A. guarantees part of the total loan, permitting the purchaser to obtain a mortgage with competitive interest rate, even without a down payment if the lender agrees. The V.A. does require a down payment for the purchase of a manufactured home. A down payment is also required if the home or condominium purchase price exceeds the reasonable value of the property or the loan has a graduated payment feature. With the V.A. guaranty, the lender is protected against loss up to the amount of the guaranty if the borrower fails to repay the loan. A V.A. loan can be used to: buy a home; buy a residential

condominium; build a home; repair, alter or improve a home; refinance an existing home loan; buy a manufactured home with or without a lot; buy or improve a manufactured home lot; make home improvements; refinance an existing V.A. loan to reduce the interest rate; or refinance a manufactured home loan to acquire a lot.

To obtain more information on these loans call your V.A. Regional Office at **1-800-827-1000** or contact your local County Veteran Service Office.





RETIREMENT ★ SERVICES ★ NEWSLETTER

Military Personnel Division  
ATTN: AFRC-FM-CAM-R  
2187 South J. Street  
Ft. McCoy, Wisconsin 54656-5150

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## Midwest Edition

Serving The Retired Military Communities  
of Illinois, Iowa, Michigan, Minnesota  
& Wisconsin



# STILL SERVING